

	UNITED STATES BANKRUPTCY COURT Eastern District of California Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814 (916) 930-4400 www.caeb.uscourts.gov M-F 9:00 AM - 4:00 PM	FILED 10/12/11 CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA auto			
Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines The debtor(s) listed below filed a chapter 13 bankruptcy case on 10/6/11 . You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.					
Case Number: 11-44032 - E - 13C					
Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s),/Complete EIN, and Address(es): Joanne M. Vondracek xxx-xx-3135 PO Box 1624 Magalia, CA 95954					
<table style="width: 100%; border: none;"> <tr> <td style="width: 33%; vertical-align: top;"> Debtor's Attorney: Mark W. Briden PO Box 493085 Redding, CA 96049 Telephone Number: 530-222-1664 </td> <td style="width: 33%; vertical-align: top;"> Trustee: David Cusick PO Box 1858 Sacramento, CA 95812-1858 Telephone Number: 916-856-8000 </td> <td style="width: 33%;"></td> </tr> </table>			Debtor's Attorney: Mark W. Briden PO Box 493085 Redding, CA 96049 Telephone Number: 530-222-1664	Trustee: David Cusick PO Box 1858 Sacramento, CA 95812-1858 Telephone Number: 916-856-8000	
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<u>MEETING OF CREDITORS</u>					
Location: 2986 Bechelli Lane, 2nd Floor, Room 200, Redding, CA Date & Time: 11/10/11 09:00 AM The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.					
Deadlines - Papers must be <i>received</i> by the bankruptcy clerk's office by the following deadlines: Deadline to File a Proof of Claim: For all creditors (except a governmental unit): 2/8/12 For a governmental unit: 4/3/12 Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: 01/09/2012 Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors. Creditor with a Foreign Address: A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.					
Filing of Plan, Deadline for Filing Objections, Hearing on Confirmation of Plan The debtor has not filed a plan as of this date. You will be sent separate notice of the deadline for filing objections and the hearing on confirmation.					
Creditors May Not Take Certain Actions In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.					
See Reverse Side For Important Explanations.					

Dated:
10/12/11

For the Court,
Wayne Blackwelder , Clerk

EXPLANATIONS

Filing of Chapter 13 Bankruptcy Case

A bankruptcy case under chapter 13 of the Bankruptcy Code (Title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan will be sent to you later, and you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business unless the court orders otherwise.

Legal Advice

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.

Creditors Generally May Not Take Certain Actions

Prohibited collection actions are listed in Bankruptcy Code §362 and §1201. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.

Meeting of Creditors

A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. **Important Notice to Individual Debtors:** The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. *Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.*

Claims

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form (Official Form B10) can be obtained on the bankruptcy court's web site: <http://www.caeb.uscourts.gov/documents/Forms/Official/B10.pdf> or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. **Filing Deadline for a Creditor with a Foreign Address:** The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

Discharge of Debts

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.

Exempt Property

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.

Bankruptcy Clerk's Office

Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.

Creditor with a Foreign Address

Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---